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Atty: *G. M. Smith*  
Docket/Matter No: *C 1710122*  
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EXAMINER

AKERS, GEOFFREY R

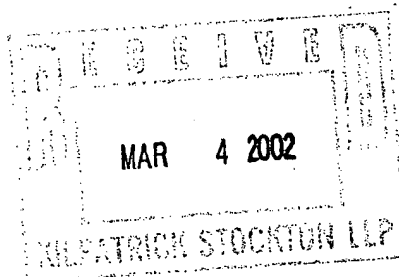
ART UNIT PAPER NUMBER

2164

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Please find below and/or attached an Office communication concerning this application or proceeding.

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GROUP 3600



DEC 1 0 2004

# Office Action Summary

Application No.

09/238995

Applicant(s)

KAWAN

Examiner

Akers, G

Group Art Unit

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—The MAILING DATE of this communication appears on the cover sheet beneath the correspondence address—

## Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, such period shall, by default, expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).

## Status

- ☒ Responsive to communication(s) filed on 12/26/01
- ☐ This action is FINAL.
- ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11; 453 O.G. 213.

## Disposition of Claims

- ☒ Claim(s) 1-31, 33, 39-81 is/are pending in the application.
- ☐ Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- ☒ Claim(s) 1-31, 33, 39-81 is/are rejected.
- ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- ☐ Claim(s) \_\_\_\_\_ are subject to restriction or election requirement.

## Application Papers

- ☐ See the attached Notice of Draftsperson's Patent Drawing Review, PTO-948.
- ☐ The proposed drawing correction, filed on \_\_\_\_\_ is ☐ approved ☐ disapproved.
- ☐ The drawing(s) filed on \_\_\_\_\_ is/are objected to by the Examiner.
- ☐ The specification is objected to by the Examiner.
- ☐ The oath or declaration is objected to by the Examiner.

## Priority under 35 U.S.C. § 119 (a)-(d)

- ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d).
  - ☐ All ☐ Some\* ☐ None of the CERTIFIED copies of the priority documents have been received.
  - ☐ received in Application No. (Series Code/Serial Number) \_\_\_\_\_
  - ☐ received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

\*Certified copies not received: \_\_\_\_\_

## Attachment(s)

- ☐ Information Disclosure Statement(s), PTO-1449, Paper No(s). \_\_\_\_\_
- ☐ Interview Summary, PTO-413
- ☐ Notice of Reference(s) Cited, PTO-892
- ☐ Notice of Informal Patent Application, PTO-152
- ☐ Notice of Draftsperson's Patent Drawing Review, PTO-948
- ☐ Other \_\_\_\_\_

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**DETAILED ACTION**

***Response to Continued Prosecution Application(CPA)***

1. This correspondence is responsive to Applicant's Continued Prosecution Application(CPA) filed 12/26/01.
2. Claims 1-5 were amended; claims 6-7 were cancelled; claim 8 was amended; claim 9 was cancelled; claims 10-16 were amended; claims 18-21 were cancelled; claim 22 was amended; claims 23-26 were cancelled; claims 28-31 were cancelled; claim 39 was amended; claims 40-41 were cancelled; claims 42-43 were amended; claim 48 was amended; claims 51-54 were cancelled; claims 55-56 were amended; claims 59-62 were cancelled; claims 63-66 were amended; claims 67-68 were cancelled; claims 69-71 and 73 were amended; claims 75-78 were cancelled by applicant's Amendment B(Paper #9) dated 12/26/01.
3. Claims 1-31, 33, 39-81 are pending.

***Claim Rejections - 35 USC § 103***

- 4 The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

5. Newly amended claims 1,8,10,15-17,22,27,33,39,42-50,55-58,63,69,71,73-74,79-81 are rejected under 35 USC 103(a) as unpatentable over Fox (US Pat. No: 5,943,624) in view of

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Claus(US Pat. No: 5,461,217) in view of Jachimowicz(US Pat. No: 5,789,733) and further in view of Saitoh(US Pat. No: 5,929,414).

6. As per claim 1 Fox teaches a method of contactless interfacing for a smart card comprising allowing a user to establish a physical contact communication interface between a smart card application and an hand held computing device for accessing a smart card application on a microcomputer of the smart card(col 2 lines 10-21)(Fig 2)(col 2 lines 53-59). Jachimowicz teaches allowing the user to enter identifying information and transaction information on the computing device allowing the user to initiate a contactless communication interface via the handheld computing device between the smart card application and the self service terminal(col 1 line 62-col 2 line 12) of an on line system of a financial institution whereby the smart card used in the online system is based in part on the identifying information received by the online system via the contactless communication interface between the hand held computer and the self-service transaction terminal and an on-line system and verifying authorization for the communication for the user(col 5 lines 18-21) and communicating the transaction information entered by the user on the hand held computing device(Jachimowicz-col 1b line 62-col 2 line 12) to the self service transaction terminal of the on-line system(col 5 lines 6-34) via the contactless communication interface(Jachimowicz(col 1 line 62-col 2 line 12)). Fox fails to teach on-line communication.

Claus teaches on line communication between smart cards(Fig. 1). Saitoh teaches establishing a physical contact communication for accessing a smart card(Abstract)(col 2 lines 36-58) It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of

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Claus in view of Jachimowicz and further in view of Saitoh to teach the above and to apply these techniques to financial institutions. The motivation is to describe generalized online communication of smartcards for e-commerce transactions and applications.

7. As per claim 8 Fox teaches the method of claim 1, wherein the financial institution further comprises a bank (col 5 lines 1-12). It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus in view of Jachimowicz and further in view of Saitoh to teach the above. The motivation is to describe generalized online communication of smartcards.

8. As per claim 10 Fox teaches the method of claim 9, wherein allowing the user to initiate the contactless communication interface between their smart card application and the self service transaction terminal further comprises allowing the user to initiate the contactless communication interface (Jachimowicz (col 1 line 62-col 2 line 12)) through a communication transceiver of the terminal (Fig. 5). It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus in view of Jachimowicz and further in view of Saitoh to teach the above. The motivation is to describe generalized online communication of smartcards.

9. As per claim 15 Fox teaches the method of claim 11, wherein the self service transaction terminal comprises a wireless telephone (Figure 1). It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus and further in view of Jachimowicz and further in view of Saitoh to teach the above. The motivation is to describe online contactless communication of smartcards.

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10. As per claim 16 Fox teaches the method of claim 10, wherein allowing the user to initiate the contactless communication interface between the smart card application and the self service transaction terminal further allows the user to initiate the contactless (Jachimowicz-col 1 line 62-col 2 line 12) communication interface through a wireless transceiver of the terminal (Fig 5). It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus in view of Jachimowicz and further in view of Saitoh to teach the above. The motivation is to describe generalized online communication of smartcards.

11. As per claim 17 Fox teaches the method of claim 16, wherein the wireless transceiver further comprises a radio frequency transceiver of the terminal (col 3 lines 60-col 4 line 41). It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Jachimowicz in view of Claus and further in view of Saitoh to teach the above. The motivation is to describe generalized online communication of smartcards.

12. As per claim 22 Fox teaches the method of claim 10, wherein allowing the user to initiate the contactless (Jachimowicz-col 1 line 62-col 2 line 12) communication further comprises initiating the communication through a proximity transceiver of the terminal (Fig. 5). It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus in view of Jachimowicz and further in view of Saitoh to teach the above. The motivation is to describe generalized online communication of smartcards.

13. As per claim 27 Fox teaches the method of claim 10, wherein allowing the user to initiate the contactless (Jachimowicz(col 1 line 62-col 12 line 2)) communication further allows the user to

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initiate the contactless communication between the contactless receiver of the self service transaction terminal and a contactless communication transceiver(Fig 5).It would have been obvious to one skilled in the art at the time of the invention teach utilizing a personal assistant and to combine Fox in view of Claus in view of Jachimowicz and further in view of Saitoh to teach the above. The motivation is to describe generalized online communication of smartcards.

14. As per claim 33 Claus teaches the method of claim 27, wherein the transfer of funds involves the transfer of money from one card to another(col 7 lines 17-29). It would have been obvious to one skilled in the art at the time of the invention to apply the transfer process to an electronic purse(card) and to combine Fox in view of Claus and further in view of Saitoh to teach the above. The motivation is to describe generalized online communication of smartcards.

15. As per claim 39 Claus teaches the method of claim 1, wherein verifying the smart card by the online system based at least in part on the identifying information received by the online system via the contactless(Jachimowicz(col 1 line 62-col 2 line 12) communication interface between the hand held computing device comprising a personal data assistant and the self-service transaction terminal(col 5 lines 19-43)(Fig 1/108/110/116).It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus in view of Jachimowicz and further in view of Saitoh to teach the use of a personal data assistant above. The motivation is to describe generalized online communication of smartcards.

16. As per claim 42 Claus teaches the method of claim 1, wherein verifying the smart card further comprises verifying the authenticity of the smart card(col 5 lines 8-19)(Fig

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1/126/128/120/104/102). It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus in view of Jachimowicz and further in view of Saitoh to teach the use of a terminal of the on-line system above. The motivation is to describe generalized online communication of smartcards.

17. As per claim 43 Claus teaches the method of claim 1, wherein verifying the authorization further comprises verifying the smart card further comprises checking security information for the user(col 5 lines 19-43)(Fig 1/108/110/116). It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus in view of Jachimowicz and further in view of Saitoh to teach the use of a terminal above. The motivation is to describe generalized online communication of smartcards.

18. As per claim 44 Claus teaches the method of claim 1, wherein verifying the authorization further comprises verifying the authorization by a key(col 5 lines 19-43)(Fig 1/108/110/116). It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus in view of Jachimowicz and further in view of Saitoh to teach the use of a terminal above. The motivation is to describe generalized online communication of smartcards.

19. As per claim 45 Fox teaches the method of claim 44, wherein receiving security information further comprises receiving a PIN number for the user(col 5 lines 18-22).

It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus in view of Jachimowicz and further in view of Saitoh to teach the use of a terminal above. The motivation is to describe generalized online communication of smartcards.



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20. As per claim 46 Fox teaches the method of claim 44, wherein receiving security information further comprises receiving a PIN number for the user(col 5 lines 18-22). It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus in view of Jachimowicz and further in view of Saitoh to teach including biometric information for the user above. The motivation is to describe generalized online communication of smartcards.

21. As per claim 47 Claus teaches the method of claim 44, wherein receiving security information further comprises receiving the security information on an input/output device(Fig 1/145/149).It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus in view of Jachimowicz and further in view of Saitoh to teach the above. The motivation is to describe generalized online communication of smartcards.

22. As per claim 48 Claus teaches the method of claim 47, wherein receiving security information further comprises receiving the security information on an input/output device(Fig 1/145/149) of the hand held computer device(Jachimowicz(col 1 line 62-col 2 line 12)).It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus in view of Jachimowicz and further in view of Saitoh to utilize a personal assistant to teach the above. The motivation is to describe generalized online communication of smartcards.

23. As per claim 49 Claus teaches the method of claim 48, wherein the transfer of funds involves the transfer of money from one card to another(col 7 lines 17-29). It would have been obvious to one skilled in the art at the time of the invention to apply the transfer process to an

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electronic purse(card) and to combine Fox in view of Claus in view of Jachimowicz and further in view of Saitoh to teach the above. The motivation is to describe generalized online communication of smartcards.

24. As per claim 50 Fox teaches the method of claim 47, wherein receiving the security information further comprises receiving the information through the input/output device of a terminal(col 5 lines 12-25).It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus and further in view of Saitoh to teach the above. The motivation is to describe generalized online communication of smartcards.

25. As per claim 55 Claus teaches the method of claim 1, wherein allowing the user to enter the transaction information further comprises receiving the information through an input/output device(Fig. 1/141/145/149).It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus in view of Jachimowicz and further in view of Saitoh to teach the above. The motivation is to describe generalized online communication of smartcards.

26. As per claim 56 Claus teaches the method of claim 55, wherein receiving the information further comprises receiving the information through an input/output device(Fig. 1/141/145/149). of a personal data assistant.It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus in view of Jachimowicz and further in view of Saitoh to teach the above with the use of a personal data assistant. The motivation is to describe generalized online communication of smartcards.

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27. As per claim 57 Claus teaches the method of claim 56, wherein the transfer of funds involves the transfer of money from one card to another(col 7 lines 17-29). It would have been obvious to one skilled in the art at the time of the invention to apply the transfer process to an electronic purse(card) and to combine Fox in view of Claus in view of Jachimowicz and further in view of Saitoh to teach the use of a personal data assistant. The motivation is to describe generalized online communication of smartcards.

28. As per claim 58 Claus teaches the method of claim 55, wherein communicating the information further comprises receiving the information through an input/output device(Fig. 1/141/145/149). It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus in view of Jachimowicz and further in view of Saitoh to teach the above. The motivation is to describe generalized online communication of smartcards.

29. As per claim 63 Fox teaches a contactless interface system for a smart card, comprising a self service transaction terminal of a online system of a financial institutioon and means fora hand held computer of establishinga physical communication interface with the smart card for accessing the smart card application on a microcomputer of the smart card wherein the hand held computer is capable of initiating a contactless(Jachimowicz(col 1 line 62-col 2 line 12) and where the online system is capble of verifying the smart card via identification received from the online system via the contactless communication interface between the handheld computing device and the self service transaction terminal (col 5 lines 18-21)(col 5 lines 6-34) with communication between a smart card application and an on-line system(col 2 lines 10-21)(Fig. 2)(col 2 lines 53-59) and

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wherein the hand held computing device is capable of communicating the transaction information to the online system via the contactless communication interface between the computing device and the terminal(Jachinowicz(col; 1 line 62-col 2 line 12).Fox fails to teach on-line communication. Claus teaches on line communication between smart cards(Fig. 1). Saitoh teaches establishing a physical contact communication for accessing a smart card(Abstract)(col 2 lines 36-58). Jachimowicz teaches initiating a contactless communication interface(col 1 line 62-col 2 line 12). It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus in view of Jachimowicz and further in view of Saitoh to teach the above. The motivation is to describe generalized online communication of smartcards.

30. As per claim 69 Fox teaches the method of claim 63, wherein the self service transaction terminal comprises an automated teller machine(col 5 lines 12-25).It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus in view of Jachimowicz and further in view of Saitoh to teach the above. The motivation is to describe generalized online communication of smartcards.

31. As per claim 71 Fox teaches the method of claim 63, wherein the self service transaction terminal comprises a telephone(col 2 lines 10-29)(col 4 lines 9-29).It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus in view of Jachimowicz and further in view of Saitoh to teach the above. The motivation is to describe generalized online communication of smartcards.

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32. As per claim 73 Fox teaches the method of claim 63, wherein initiating the hand held computing device further comprises initiating the communication between the contactless communication transceiver of the terminal and a contactless communication transceiver(Fig 5).It would have been obvious to one skilled in the art at the time of the invention teach utilizing a personal assistant and to combine Fox in view of Claus in view of Jachimowicz and further in view of Saitoh to teach the above. The motivation is to describe generalized online communication of smartcards.

33. As per claim 74 Claus teaches the method of claim 73, wherein the transfer of funds involves the transfer of money from one card to another(col 7 lines 17-29). It would have been obvious to one skilled in the art at the time of the invention to apply the transfer process to an electronic purse(card) and to combine Fox in view of Claus in view of Jachimowicz and further in view of Saitoh to teach the above. The motivation is to describe generalized online communication of smartcards.

34. As per claim 79 Saitoh teaches the method of claim 1 wherein the accessing of the smart card application comprises executing the smart card application(Fig 1)(col 3 line 46-col 4 line 8)(col 5 line 22-43). It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Jachimowicz in view of Claus and further in view of Saitoh to teach the above. The motivation is to describe generalized online communication of smartcards.

35. As per claim 80 Saitoh teaches the method of claim 1 wherein the accessing of the smart card application comprises loading the smart card application(col 4 lines 27-45).It would

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have been obvious to one skilled in the art at the time of the invention to teach loading of the card upon writing to the IC card and to combine Fox in view of Claus in view of Jachimowicz and further in view of Saitoh to teach the above. The motivation is to describe generalized online communication of smartcards.

36. As per claim 81 Saitoh teaches the method of claim 80 further comprising performing the initiating of a contactless communication the verifying authorization and the communicating information(Fig 12)(col 7 line 48-col 8 line 7). It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus in view of Jachimowicz and further in view of Saitoh to teach the above. The motivation is to describe generalized online communication of smartcards.

37. Claim 5 is also rejected under 35 USC 103(a) as unpatentable over Fox(US Pat. No: 5,943,624) in view of Claus(US Pat. No: 5,461,217) in view of Saitoh(US Pat. No: 5,929,414) and further in view of Jachimowicz(US Pat. No: 5,789,733).

38. As per claim 5 Saitoh teaches the method of claim 4, wherein initiating the radio frequency communication interface further comprises initiating a proximity communication interface(col 4 lines 27-44).It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus in view of Jachimowicz and further in view of Saitoh to teach the above. The motivation is to describe online contactless communication of smartcards.

39. Claim 13 is rejected under 35 USC 103(a) as unpatentable over Fox(US Pat. No: 5,943,624) in view of Claus(US Pat. No: 5,461,217) in view of Jachimowicz(US Pat. No:

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5,789,733) and further in view of Pitroda(US Pat. No: 5,590,038).

40. As per claim 13 Pitroda teaches the method of claim 11, wherein the terminal comprises a personal computer(col 2 lines 66-col 3 line 3).It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus and further in view of Pitroda and further in view of Jachimowicz to teach the above. The motivation is to describe online contactless communication of smartcards.

41. Claim 66 is rejected under 35 USC 103(a) as unpatentable over Fox(US Pat. No: 5,943,624) in view of Claus(US Pat. No: 5,461,217) and further in view of Saitoh(US Pat. No: 5,929,414).

42. As per claim 66 Saitoh teaches the method of claim 63, wherein initiating the wireless communication interface further comprises initiating a radio frequency communication interface (col 3 line 47-col 4 line 22)(Fig. 1).It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus and further in view of Saitoh to teach the above. The motivation is to describe online contactless communication of smartcards.

43. Claims 2-4,11-12,14,65-66 are rejected under 35 USC 103(a) as unpatentable over Fox(US Pat. No: 5,943,624) in view of Claus(US Pat. No: 5,461,217) and further in view of Jachimowicz(US Pat. No: 5,789,733).

44. As per claim 2 Jachimowicz teaches the method of claim 1 wherein initiating the communication further comprises initiating an infrared communication interface(col 1 line 62-col 2 line 12).It would have been obvious to one skilled in the art at the time of the invention to

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combine Fox in view of Claus and further in view of Jachimowicz to teach the above. The motivation is to describe online contactless communication of smartcards.

45. As per claim 3 Jachimowicz teaches the method of claim 1 wherein initiating the communication further comprises initiating an infrared communication interface(col 1 line 62-col 2 line 12), and a wireless form of communication.It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus and further in view of Jachimowicz to teach the above. The motivation is to describe online contactless communication of smartcards.

46. As per claim 4 Saitoh teaches the method of claim 3, wherein initiating the wireless communication interface further comprises initiating a radio frequency communication interface (col 3 line 47-col 4 line 22)(Fig. 1).It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus in view of Jachimowicz and further in view of Saitoh to teach the above. The motivation is to describe online contactless communication of smartcards.

47. As per claim 11 Jachimowicz teaches the method of claim 10, wherein initiating the communication further comprises initiating the communication through an infrared transceiver of the terminal.It would havebeen obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus and further in view of Jachimowicz to teach the above. The motivation is to describe online contactless communication of smartcards.



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48. As per claim 12 Fox teaches the method of claim 11, wherein the terminal comprises an automated teller machine(col 5 lines 12-25).It would havebeen obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus and further in view of Jachimosicz to teach the above. The motivation is to describe online contactless communication of smartcards.

49. As per claim 14 Fox teaches the method of claim 11, wherein the terminal comprises a telephone(col 2 lines 10-29)(col 4 lines 9-29).It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus and further in view of Jachimowicz to teach the above. The motivation is to describe online contactless communication of smartcards.

50. As per claim 64 Jachimowicz teaches the method of claim 63 wherein initiating the communication further comprises initiating an infrared communication interface(col 1 line 62-col 2 line 12).It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus and further in view of Jachimowicz to teach the above. The motivation is to describe online contactless communication of smartcards.

51. As per claim 65 Jachimowicz teaches the method of claim 63 wherein initiating the communication further comprises initiating an infrared communication interface(col 1 line 62-col 2 line 12), and a wireless form of communication.It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus and further in view of

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Jachimowicz to teach the above. The motivation is to describe online contactless communication of smartcards.

52. Claims 19,24,29,70,72 are rejected under 35 USC 103(a) as unpatenable over Fox(US Pat. No:5,943,624) in view of Claus(US Pat. No: 5,461,217) and further in view of Pitroda(US Pat. No: 5,590,038).

53. As per claim 19 Pitroda teaches the method of claim 17, wherein the terminal comprises a personal computer(col 2 line 66-col 3 line 3). It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus and further in view of Pitroda to teach the above. The motivation is to describe online contactless communication of smartcards.

54. As per claim 24 Pitroda teaches the method of claim 22, wherein the terminal comprises a personal computer(col 2 line 66-col 3 line 3). It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus and further in view of Pitroda to teach the above. The motivation is to describe online contactless communication of smartcards.

55. As per claim 29 Pitroda teaches the method of claim 27, wherein the terminal comprises a personal computer(col 2 line 66-col 3 line 3). It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus and in further view of Pitroda to teach the above. The motivation is to describe online contactless communication of smartcards.

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56. As per claim 70 Pitroda teaches the method of claim 68, wherein the terminal comprises a personal computer(col 2 lines 66-col 3 line 3).It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus and further in view of Pitroda to teach the above. The motivation is to describe online contactless communication of smartcards.

57. As per claim 72 Pitroda teaches the system of claim 63, wherein the on-line system comprises a bank host on-line system(col 2 lines 44-66).It would have been obvious to one skilled in the art at the time of the invention to combine Fox in view of Claus and further in view of Pitroda to teach the above. The motivation is to describe online contactless communication of smartcards.

***Conclusion***

**THIS ACTION IS MADE NON FINAL.**

Questions concerning this communication should be directed to the examiner, Dr. Geoffrey Akers, P.E. who can be contacted between the hours of 6:30 AM and 5:00 PM Monday through Friday at 703-306-5844. If attempts to reach the examiner are unsuccessful, the examiner's superior, Mr. Vincent Millin, SPE may be telephoned at (703)-308-1065.

GRA  
  
February 16, 2002